

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: DAVID L. BUCHER	§	Case No. 1:18-bk-01081
CHERIE A. BUCHER	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/19/2018.
- 2) The plan was confirmed on 11/14/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 11/15/2021.
- 5) The case was dismissed on 12/08/2021.
- 6) Number of months from filing or conversion to last payment: 43.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 62,082.00	
Less amount refunded to debtor(s)	\$ 44.89	
<b>NET RECEIPTS</b>		<b>\$ 62,037.11</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,800.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,664.63	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 7,464.63</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,200.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GREGORY S. HAZLETT, ESQUIRE	Lgl	0.00	NA	NA	2,800.00	0.00
DISCOVER	Uns	1,550.91	1,639.86	1,639.86	1,104.82	0.00
NORTHWEST BANK	Uns	0.00	2,323.19	2,323.19	1,565.21	0.00
ALLY FINANCIAL	Sec	30,334.00	29,702.30	9.34	9.34	0.00
ONEMAIN FINANCIAL	Uns	5,353.16	4,315.62	4,315.62	2,907.57	0.00
PORTFOLIO RECOVERY	Uns	0.00	12,485.99	12,485.99	8,412.19	0.00
BECKET & LEE	Uns	0.00	2,960.77	2,960.77	1,994.76	0.00
SYSTEMS & SERVICES	Uns	2,269.00	2,154.68	2,154.68	1,451.67	0.00
WELLS FARGO	Uns	0.00	1,247.53	1,247.53	840.50	0.00
MARINER FINANCE, LLC	Sec	3,911.00	3,589.66	0.00	0.00	0.00
SALLIE MAE	Uns	13,653.00	19,133.51	0.00	0.00	0.00
SALLIE MAE	Uns	1,284.00	1,284.21	0.00	0.00	0.00
SALLIE MAE	Uns	24,362.00	21,804.22	0.00	0.00	0.00
SALLIE MAE	Uns	27,650.00	28,264.70	0.00	0.00	0.00
BECKET & LEE	Uns	1,075.88	1,044.48	1,044.48	703.70	0.00
PORTFOLIO RECOVERY	Uns	0.00	5,564.34	5,564.34	3,748.86	0.00
PORTFOLIO RECOVERY	Uns	0.00	3,408.10	3,408.10	2,296.14	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,161.40	2,161.40	1,456.20	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	1,700.79	1,664.42	1,664.42	1,121.37	0.00
MIDLAND CREDIT MGMT;	Uns	765.09	839.71	839.71	565.74	0.00
MIDLAND CREDIT MGMT;	Uns	727.57	810.42	810.42	546.00	0.00
MIDLAND CREDIT MGMT;	Uns	409.79	482.14	482.14	324.83	0.00
MIDLAND CREDIT MGMT;	Uns	3,458.77	3,588.80	3,588.80	2,417.88	0.00
MIDLAND CREDIT MGMT;	Uns	1,595.02	1,646.56	1,646.56	1,109.34	0.00
FREEDOM MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	2,591.23	2,618.28	2,618.28	1,764.01	0.00
QUANTUM3 GROUP, LLC	Uns	3,643.00	3,643.88	3,643.88	2,455.00	0.00
QUANTUM3 GROUP, LLC	Uns	1,988.72	1,770.74	1,770.74	1,193.00	0.00
QUANTUM3 GROUP, LLC	Uns	3,977.00	3,534.27	3,534.27	2,381.14	0.00
QUANTUM3 GROUP, LLC	Uns	772.00	738.50	738.50	497.55	0.00
QUANTUM3 GROUP, LLC	Uns	1,868.02	1,933.11	1,933.11	1,302.39	0.00
QUANTUM3 GROUP, LLC	Uns	4,561.00	4,461.79	4,461.79	3,006.05	0.00
QUANTUM3 GROUP, LLC	Uns	3,437.00	3,690.68	3,690.68	2,486.53	0.00
QUANTUM3 GROUP, LLC	Uns	1,416.15	1,483.72	1,483.72	999.63	0.00
AIS PORTFOLIO SERVICE, LP	Uns	205.00	165.30	165.30	98.34	0.00
PORTFOLIO RECOVERY	Uns	718.52	803.77	803.77	541.53	0.00
SYNCHRONY BANK	Uns	141.72	165.65	165.65	98.54	0.00
RESURGENT CAPITAL SERVICES	Uns	554.84	615.46	615.46	414.65	0.00
RESURGENT CAPITAL SERVICES	Uns	880.00	880.77	880.77	593.41	0.00
NAVIENT SOLUTIONS, INC	Uns	0.00	57,239.63	0.00	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	2,075.00	2,075.38	2,075.38	1,398.25	0.00
QUANTUM3 GROUP, LLC	Uns	141.72	177.05	177.05	105.32	0.00
QUANTUM3 GROUP, LLC	Uns	1,164.85	1,229.86	1,229.86	828.59	0.00
QUANTUM3 GROUP, LLC	Uns	770.34	826.58	826.58	556.89	0.00
QUANTUM3 GROUP, LLC	Uns	213.33	256.68	256.68	168.09	0.00
TD BANK	Uns	0.00	489.66	489.66	329.90	0.00
FREEDOM MORTGAGE	Sec	107,774.00	106,953.57	77.55	77.55	0.00
FREEDOM MORTGAGE	Sec	107,774.00	106,953.57	700.00	700.00	0.00
NORTHWEST SAVINGS BANK	Uns	6,840.04	NA	NA	0.00	0.00
BARCLAY	Uns	1,404.32	NA	NA	0.00	0.00
CREDIT ONE	Uns	554.84	NA	NA	0.00	0.00
HOME DEPOT	Uns	241.33	NA	NA	0.00	0.00
ONEMAIN	Uns	16,489.16	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 777.55	\$ 777.55	\$ 0.00
Debt Secured by Vehicle	\$ 9.34	\$ 9.34	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 786.89	\$ 786.89	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 79,899.14	\$ 53,785.59	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 7,464.63	
Disbursements to Creditors	\$ 54,572.48	
<b>TOTAL DISBURSEMENTS:</b>		\$ 62,037.11

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/13/2022

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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